

an insulating layer formed on the substrate, said first and second gates, said side walls, said field oxide and said protective layer;

a connecting wire coupled to said gate through said contact hole.

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a gate formed on an active region of a substrate, said gate consisting of a refractory metal layer on a polysilicon layer;

a field oxide formed on the substrate adjacent the active region;

an insulating layer formed on the substrate, said gate, said side walls, said field oxide and said protective layer;

a connecting wire coupled to said gate through said contact hole,

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17. The semiconductor device of claim 16, wherein said protective layer is a polysilicon layer.

18. The semiconductor device of claim 16, wherein said gate is a MOSFET gate.

19. The semiconductor device of claim 16, further comprising an additional gate formed on the substrate, said field oxide being formed on the substrate between said gate and said additional gate.--

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